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Debtor 2 Esther O Lowery	Deb	otor 1	James F Lov	wery			Che	ck if this is:	
United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA	Ĺ.						✓		
Case number 1:14-bk-03818-RNO	1		Esther O Lo	wery			Ш		
Official Form B 6J Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 12 Describe Your Household 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No. Go to line 2. Do you have dependents? Do you have dependents? Do not list Debtor 1 and Pess. Fill but this information for each dependent are listed to the dependent are listed to the dependent are listed to the dependent and pess. Do not state the dependents names. Do your expenses include expenses include expenses so of people other than yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate Your oxpenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J., check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6t.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Properly, homeower's, or renter's insurance 4c. S 0.000 4d. Home maintenance, repair, and upkeep expenses 4d. Browners's and one ownership expenses 4d. Browners's association or condentinium dues	Unit	ted States Bank	ruptcy Court for the	: MIDDLE	DISTRICT OF PENNSYL	VANIA		MM / DD / YYYY	
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4d. Homeowner's association or condominium dues 4d. \$ 0.00		•	•						
	5.					me equity loans			0.00

Official Form B 6J Schedule J: Your Expenses page 1

Debt Debt		James F Lowery Esther O Lowery	Case num	ber (if known)	1:14-bk-03818-RNO
		Edition of Editions		()	
6.	Utilit		_	•	
	6a.	Electricity, heat, natural gas	6a.	*	100.00
	6b.	Water, sewer, garbage collection	6b.	·	82.33
	6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	0.00
	6d.	Other. Specify: Mobile Services	6d.	·	70.00
		Cable, Internet & Telephone Services		\$	178.00
7.	Food	and housekeeping supplies	7.	\$	315.00
8.	Child	dcare and children's education costs	8.	\$	0.00
9.	Cloth	ning, laundry, and dry cleaning	9.	\$	40.00
10.	Pers	onal care products and services	10.	\$	34.00
11.	Medi	ical and dental expenses	11.	\$	0.00
12.	Trans	sportation. Include gas, maintenance, bus or train fare.			40.00
		ot include car payments.	12.	·	40.00
		rtainment, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
14.	Char	itable contributions and religious donations	14.	\$	40.00
15.		rance.			-
		ot include insurance deducted from your pay or included in lines 4 or 20.	45-	•	
		Life insurance	15a.	·	0.00
		Health insurance	15b.	·	0.00
		Vehicle insurance	15c.	·	61.67
	15d.	Other insurance. Specify: Aetna, Medicare Supplemental Insurance	15d.	\$	98.00
16.		s. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Spec	·	16.	\$	0.00
17.		illment or lease payments:	4-	•	
		Car payments for Vehicle 1	17a.	·	0.00
		Car payments for Vehicle 2	17b.	*	0.00
		Other. Specify:	17c.	·	0.00
		Other. Specify:	17d.	\$	0.00
18.		payments of alimony, maintenance, and support that you did not report as	s 18.	¢	0.00
40		icted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	10.	·	
19.		r payments you make to support others who do not live with you.	40	\$	0.00
00	Spec		19.	.	
∠∪.		er real property expenses not included in lines 4 or 5 of this form or on Sch Mortgages on other property	edule I: Yo 20a.		0.00
		Real estate taxes	20a. 20b.		
				·	0.00
		Property, homeowner's, or renter's insurance	20c.	·	0.00
		Maintenance, repair, and upkeep expenses	20d.	·	0.00
		Homeowner's association or condominium dues	20e.	· <u> </u>	0.00
21.		r: Specify: Vehicle Maintenance & Repairs	21.	+\$	45.00
		tor Wife Prescriptions (Diabetic Supplies)		+\$	200.00
		sician Visits, Exams & Treatments		+\$	60.00
		tal Care, Exams & Treatments		+\$	7.00
		care, exams & eyeglasses		+\$	13.00
	Hair	cuts & Other Contingencies		+\$	35.00
22	Your	monthly expenses. Add lines 4 through 21.	 22.	\$	2 162 04
۷۷.		result is your monthly expenses.	22.	^Ψ	2,162.81
23		ulate your monthly net income.			
۷۵.		Copy line 12 (your combined monthly income) from Schedule I.	23a.	¢	2 106 10
	20a.	Copy line 12 (your combined monthly income) from Schedule 1.	20d.	Ψ	2,196.19

23b. Copy your monthly expenses from line 22 above.

23c. Subtract your monthly expenses from your monthly income. The result is your *monthly net income*.

23c. \$

33.38

Debtor 1 Debtor 2	James F Esther O		Case number (if known)	1:14-bk-03818-RNO				
For e	xample, do yo fication to the t	an increase or decrease in your expenses within the year after you file this form? The expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a terms of your mortgage?						
☐ Y Expla	es. ain:	Debtor(s) experienced a substantial and continuing change of ci Husband, James F Lowery passed away on January 18, 2016. H Debtor Wife, Esther O Lowery is retired receiving Social Security is encountering an increase in medical treatments and costs.	He was the main source of end was the main source of end and Pension. Additionally D	nployment income for the family. bebtor, Wife, due to health issues				

Debtor, Wife was offered a loan modification agreement pertaining to her homestead residence located at 123 West Main Avenue Myerstown, PA 17067. Continued living arrangements under the current condition are not feasible. She is seeking or already has obtained Court approval of the loan modification and a release from the bankruptcy repayment plan.

Official Form B 6J Schedule J: Your Expenses page 3